

B18W (10/05)

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 05-60776-GMB  
Chapter: 13  
Judge: Gloria M. Burns

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ellen M Camp  
41 Somers Ave.  
Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-0318

Employer's Tax I.D. No.:

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**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 20, 2007

Gloria M. Burns  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0312-1  
Case: 05-60776

User: jpeirce  
Form ID: bl8w

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Total Served: 38

Date Rcvd: Mar 20, 2007

The following entities were served by first class mail on Mar 22, 2007.

db +Ellen M Camp, 41 Somers Ave., Egg Harbor Township, NJ 08234-8517  
aty +Thomas E. Dowey, Law Office of Thomas Dowey, 1423 Tilton Road, Suite 8,  
Northfield, NJ 08225-1857  
aty +William G. Malcolm, Malcolm Cisneros, 2112 Business Center Drive, 2nd Floor,  
Irvine, CA 92612-7135  
tr +Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Ctr.,  
535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
507633442 Arrow Financial Services LLC, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
507573458 +Beneficial /Household Finance, 2700 Sanders Road, Prospect Heights, IL 60070-2799  
507578850 +Charming Shoppes-ashion Bug, First Express, PO Box 856021, Louisville, KY 40285-6021  
507661472 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,  
Seattle, WA 98121-2339  
507573460 +Chase Manhattan Bank, C/O Atlantic County District Court, 1201 Bacharach Blvd,  
Atlantic City, NJ 08401-4510  
507573461 +Citibank, C/O NCO, 2 Ridgedale Ave Ste 104, Cedar Knolls, NJ 07927-1118  
507573462 +Citifinancial Services, PO Box 17099, Baltimore, MD 21297-0194  
507573463 +Citifinancial Services, 900 Tilton Road, Northfield, NJ 08225-1234  
507578839 FDS Bank MGMT., Inc., PO Box 137, Columbus, GA 31902-0137  
507573466 +FNANB Visa, C/O Liberty Credit Services, 15025 Glazier Ave Ste 20,  
Apple Valley, MN 55124-3500  
507573467 +GEMB/Home Depot, PO Box 103000, Roswell, GA 30076-9000  
507573468 +Gemb/Jcp, P.O. Box 981131, El Paso, TX 79998-1131  
507573470 +Household - Bradlees, C/O LVNV, PO Box 10497, Greenville, SC 29603-0497  
507573471 +Household/Best Buy, C/O LVNV, Po Box 10497, Greenville, SC 29603-0497  
507573472 +Hsbc/Bradlees, 2700 Sanders Road, Prospect Heights, IL 60070-2701  
507573473 +Hsbc/Bsbuy, PO Box 15519, Wilmington, DE 19850-5519  
507573474 +Key Recovery, 127 Public Square, Cleveland, OH 44114-1221  
507601267 Keybank National Association, P.O. Box 94968, Cleveland, OH 44101-4968  
507984942 NEW CENTURY MORTGAGE CORPORATION, 1610 ST ANDREW PLACE SUITE B 150, Santa Ana CA 92706  
507573476 +Pier 1/Nb, 9111 Duke Blvd, Mason, OH 45040-8999  
507573477 +Retailers National Bank, C/O RJM Acq, LLC, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426  
507573479 +Sears, C/O Sherman Aquisition, Po Box 10497, Greenville, SC 29603-0497  
507573478 +Sears, 13200 Smith Rd., Cleveland, OH 44130-7856

The following entities were served by electronic transmission on Mar 20, 2007.

507573458 +EDI: HFC.COM Mar 20 2007 19:49:00 Beneficial /Household Finance, 2700 Sanders Road,  
Prospect Heights, IL 60070-2799  
507573459 +EDI: CHASE.COM Mar 20 2007 19:49:00 Chase Advq, 100 Duffy Avenue #4H2,  
Hicksville, NY 11801-3639  
507573465 +EDI: CHASE.COM Mar 20 2007 19:49:00 FNANB Visa, 225 Chastain Meadows Ct,  
Kennesaw, GA 30144-5841  
507573464 +EDI: TSYS2.COM Mar 20 2007 19:49:00 Fashion Bug/ SOANB, 1103 Allen Drive,  
Milford, OH 45150-8763  
507620506 +EDI: TSYS.COM Mar 20 2007 19:49:00 Green Tree Servicing LLC, 7360 South Kyrene Road,  
Tempe AZ 85283-8432  
507573469 EDI: TSYS.COM Mar 20 2007 19:49:00 Greentree Mortgage Co, P.O. Box 6172,  
Rapid City, SD 57709-6172  
507573472 +EDI: HFC.COM Mar 20 2007 19:49:00 Hsbc/Bradlees, 2700 Sanders Road,  
Prospect Heights, IL 60070-2701  
507573473 +EDI: HFC.COM Mar 20 2007 19:49:00 Hsbc/Bsbuy, PO Box 15519, Wilmington, DE 19850-5519  
507641718 EDI: RESURGENT.COM Mar 20 2007 19:50:00 LVNV Funding LLC, its successors and assigns, as,  
Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
507573475 +EDI: TSYS2.COM Mar 20 2007 19:50:00 Macy's, 9111 Duke Drive, Mason, OH 45040-8999  
507685814 +E-mail/PDF: bankruptcy@ncfsi.com Mar 20 2007 23:00:34 New Century Financial Services, Inc,  
c/o Pressler & Pressler, 16 Wing Drive, Cedar Knolls NJ 07927-1007  
507597331 +EDI: PHINRJMA.COM Mar 20 2007 19:49:00 RJM Acquisition LLC, 575 Underhill Blvd., Ste 224,  
Syosset, New York 11791-3416  
507573478 +EDI: SEARS.COM Mar 20 2007 19:50:00 Sears, 13200 Smith Rd., Cleveland, OH 44130-7856  
TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1  
Case: 05-60776

User: jpeirce  
Form ID: bl8w

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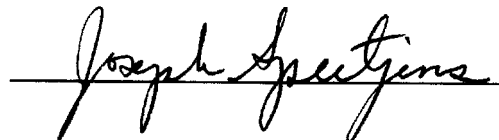
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

**First Meeting of Creditor Notices only (Official Form 9):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2007

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.